

(a) whether it is a fact that priority sector have been identified in the country for the purpose of lending by the banks;

(b) if so, the names of the sectors included in priority sector in addition to Agriculture and Small Scale Industries;

(c) whether it is a fact that amount of NPA of Agriculture sector and Small Scale Industries sector was 15 per cent and 8.1 per cent respectively upto fiscal 2006;

(d) if so, the details thereof; and

(e) the details of the percentage of this amount in other priority sector?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) and (b) Yes, Sir. As reported by the Reserve Bank of India (RBI), the priority sector broadly comprises agriculture, small scale industries and other priority sector i.e., small food and water transport operators, retail trade, small business, professional and self-employed persons, state sponsored organizations for SC/ST, education, housing, consumption loans, self help groups, food and agro-based processing sector, software industry, leasing and hire purchase, urban poor indebted to non-institutional lenders.

(c) to (e) The details of NPAs of Public and Private Sector Banks in Agriculture sector, small scale industries (SSI) sector and other priority sectors and its percentage to total NPA as on March 31, 2006 is as under:

Sector	(Rs. in crore)		Total
	Public Sector Banks	Private Sector Banks	
Agriculture	6203	515	6718 (13.65%)
Small Scale Industries	6917	808	7725 (15.7%)
Other Priority Sector	9253	962	10215 (20.76%)

(Figures in parentheses indicate percentage to total NPAs).

### Attracting FDI in the country

2146. SHRI NANDI YELLAIAH: Will the Minister of FINANCE be pleased to state:

(a) whether the Planning Commission in their draft of the Approach

paper of Eleventh Five Year Plan has expressed concern for economy's failure in attracting much needed Foreign Direct Investment to the tune of about 150 billion Dollars;

(b) if so, the reasons for less flow of FDI in the country; and

(c) the details of the efforts being made to attract more FDI in the country?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(SHRI PAWAN KUMAR BANSAL): (a) No, Sir.

(b) Does not arise.

(c) Government has placed a more transparent and liberal FDI policy. Most of the sectors have been put on automatic route except a few selective on negative list. Government reviews FDI policy from time to time.

#### **Demand for micro-credit**

2147. SHRI RAMDAS AGARWAL: Will the Minister of FINANCE be pleased to state:

(a) whether Government are aware that India's demand for micro-credit is Rs. five hundred billion and only Rs. 18 billion has so far been generated;

(b) whether World Bank's study of over 6,000 families in India's two largest States show that 87 per cent of them have no access to credit, whereas Grameen Bank of Bangladesh is catering to need of 66 lakh borrowers in more than 70,000 villages reportedly under guidance of its micro-credit pioneer Muhammad Yunus, recently awarded Noble Peace Prize; and

(c) if so, what remedial measures Government propose to take in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(SHRI PAWAN KUMAR BANSAL): (a) Estimates for credit requirement of the poor in urban and rural areas range from Rs. 15,000 crore to Rs. 50,000 crores. Various credit programmes targeted at poor, among others, are under implementation in the country. They are, Differential Rate of Interest (DRI), Swaranjayanti Gram Swarozgar Yojana (SGSY),